

|   |   |
|---|---|
| Debtor 1                                | VALERIAN A. KARLSKI                     |
| Debtor 2<br>(Spouse, if filing)         | RENEE J. KARLSKI                        |
| United States Bankruptcy Court for the: | <u>Western District of Pennsylvania</u> |
| Case Number:                            | <u>15-24514GLT</u>                      |

**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

|  |  |                             |      |
|--|--|-----------------------------|------|
| Name of creditor:  | JPMORGAN CHASE BANK NA                   | Court claim no. (if known): | 14-2 |
| Last 4 digits of any number you use to identify the debtor's account | 5 3 5 2                                  |                             |      |
| Property Address:  | 704 PARK STREET<br>BELLE VERNON PA 15012 |                             |      |

**Part 2: Cure Amount**

| Total cure disbursments made by the trustee:   | Amount               |
|--|----------------------|
| a. Allowed prepetition arrearage:  | (a) \$ <u>0.00</u>   |
| b. Prepetition arrearage paid by the trustee:  | (b) \$ <u>0.00</u>   |
| c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):                         | (c) \$ <u>0.00</u>   |
| d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee: | (d) \$ <u>0.00</u>   |
| e. Allowed postpetition arrearage:   | (e) \$ <u>0.00</u>   |
| f. Postpetition arrearage paid by the trustee :  | + (f) \$ <u>0.00</u> |
| g. Total. Add lines b, d, and f.   | (g) \$ <u>0.00</u>   |

**Part 3: Postpetition Mortgage Payment**

Check one

 Mortgage is paid through the trustee .

Current monthly mortgage payment

\$ \$1,245.81

The next postpetition payment is due on

11 / 1 / 2019  
MM / DD / YYYY
 Mortgage is paid directly by the debtor(s).

Debtor 1 VALERIAN A. KARLSKI  
Name

Case number (*if known*) 15-24514GLT

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour

Signature

Date 03/03/2020

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmeccf@chapter13trusteewdpacom

Debtor 1 VALERIAN A. KARLSKI  
Name

Case number (*if known*) 15-24514GLT

**Disbursement History**

| Date                                     | Check # | Name                   | Posting Type                    | Amount    |
|--|---------|------------------------|---------------------------------|-----------|
| <b>MORTGAGE REGULAR PAYMENT (Part 3)</b> |         |                        |                                 |           |
| 11/10/2017                               |         | JPMORGAN CHASE BANK NA | REALLOCATION OF CONTINUING DEBT | 3,420.54  |
| 12/21/2017                               | 1064494 | JPMORGAN CHASE BANK NA | AMOUNTS DISBURSED TO CREDITOR   | 1,569.66  |
| 01/25/2018                               | 1067927 | JPMORGAN CHASE BANK NA | AMOUNTS DISBURSED TO CREDITOR   | 1,572.54  |
| 02/23/2018                               | 1071111 | JPMORGAN CHASE BANK NA | AMOUNTS DISBURSED TO CREDITOR   | 1,393.22  |
| 03/28/2018                               | 1074301 | JPMORGAN CHASE BANK NA | AMOUNTS DISBURSED TO CREDITOR   | 1,033.17  |
| 04/24/2018                               | 1077542 | JPMORGAN CHASE BANK NA | AMOUNTS DISBURSED TO CREDITOR   | 1,202.66  |
| 05/25/2018                               | 1080796 | JPMORGAN CHASE BANK NA | AMOUNTS DISBURSED TO CREDITOR   | 1,307.15  |
| 08/28/2018                               | 1090373 | JPMORGAN CHASE BANK NA | AMOUNTS DISBURSED TO CREDITOR   | 1,423.00  |
| 09/25/2018                               | 1093511 | JPMORGAN CHASE BANK NA | AMOUNTS DISBURSED TO CREDITOR   | 1,571.90  |
| 10/29/2018                               | 1096754 | JPMORGAN CHASE BANK NA | AMOUNTS DISBURSED TO CREDITOR   | 1,585.90  |
| 11/27/2018                               | 1099894 | JPMORGAN CHASE BANK NA | AMOUNTS DISBURSED TO CREDITOR   | 1,596.66  |
| 12/21/2018                               | 1103007 | JPMORGAN CHASE BANK NA | AMOUNTS DISBURSED TO CREDITOR   | 1,607.06  |
| 01/25/2019                               | 1106211 | JPMORGAN CHASE BANK NA | AMOUNTS DISBURSED TO CREDITOR   | 1,599.21  |
| 02/25/2019                               | 1109462 | JPMORGAN CHASE BANK NA | AMOUNTS DISBURSED TO CREDITOR   | 2,394.77  |
| 03/25/2019                               | 1112745 | JPMORGAN CHASE BANK NA | AMOUNTS DISBURSED TO CREDITOR   | 1,785.95  |
| 04/26/2019                               | 1116046 | JPMORGAN CHASE BANK NA | AMOUNTS DISBURSED TO CREDITOR   | 1,785.95  |
| 05/24/2019                               | 1119444 | JPMORGAN CHASE BANK NA | AMOUNTS DISBURSED TO CREDITOR   | 1,804.71  |
| 06/25/2019                               | 1122840 | JPMORGAN CHASE BANK NA | AMOUNTS DISBURSED TO CREDITOR   | 1,804.71  |
| 07/29/2019                               | 1126285 | JPMORGAN CHASE BANK NA | AMOUNTS DISBURSED TO CREDITOR   | 1,819.72  |
| 08/27/2019                               | 1129752 | JPMORGAN CHASE BANK NA | AMOUNTS DISBURSED TO CREDITOR   | 5,138.30  |
|  |         |                        |                                 | 37,416.78 |

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

VALERIAN A. KARLSKI  
RENEE J. KARLSKI  
PO BOX 89  
MONESSEN, PA 15062

BRIAN C THOMPSON ESQ  
THOMPSON LAW GROUP PC  
125 WARRENDALE-BAYNE ROAD  
WARRENDALE, PA 15086

JPMORGAN CHASE BANK NA  
3415 VISION DR  
MAIL CODE OH4-7142  
COLUMBUS, OH 43219

CHASE RECORDS CENTER\*\*  
ATTN: CORRESPONDENCE MAIL  
MAIL CODE LA4-5555  
700 KANSAS LN  
MONROE, LA 71203

KEVIN S FRANKEL ESQ  
SHAPIRO & DENARDO LLC  
3600 HORIZON DR STE 150  
KING OF PRUSSIA, PA 19406

3/3/20

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee